



Order Filed on May 16, 2023
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
Caption in Compliance with D.N.J. LBR 9004-2(c)
RICHARD S. HOFFMAN, JR., ESQ. (#RH-9353)
HOFFMAN DiMUZIO
A Partnership of Professional Corporations
412 Swedesboro Road
Mullica Hill, New Jersey 08062
(856) 694-3939
Attorneys for Debtor

In Re:

JAMES M. VITALE, II
MELISSA M. VITALE

Debtors

Case No.: 18-31164

Hearing Date: @ 11:00am

Judge: JNP

**ORDER APPROVING POST-PETITION FINANCING
IN ACCORDANCE WITH U.S.C. §364 AND RULE 4001(c)**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby
ORDERED.

DATED: May 16, 2023

Honorable Jerrold N. Poslusny, Jr.
United States Bankruptcy Court

(Page 2)

Debtors: James M. Vitale, II and Melissa M. Vitale
Case No.: 18-31164/JNP
Caption of Order: **Order Approving Post-Petition Financing in Accordance with
U.S.C. §364 and Rule 4001(c)**

This matter having been opened to the Court by Richard S. Hoffman, Jr., Esquire, of the Law Firm of Hoffman DiMuzio, attorneys for Debtors, James M. Vitale, II and Melissa M. Vitale, for an Order Approving Financing, and any related responses or objections, and for good cause appearing therefore, it is hereby:

ORDERED that the debtors hereby are allowed to obtain financing via a refinancing mortgage agreement with Peoples Bank pursuant to the terms outlined in the debtors' certification in support of the motion; and it is further

ORDERED that either the debtors or Peoples Bank shall be allowed to take any necessary actions to record the transaction with local governmental authorities; and it is further

ORDERED that debtors are authorized to pay the usual and necessary costs and expenses of settlement; and it is further

ORDERED that the debtors shall continue to make payments under the Plan as confirmed; and it is further

ORDERED that the chapter 13 trustee shall be provided with a copy of the HUD-1 settlement statement within seven (7) days of the closing of the refinance; and it is further

ORDERED that Fed. R. Bankr. P. 6004(h), which provides for a 14 day stay of this order is not applicable; and it is further

ORDERED that debtors either shall pay off their Chapter 13 Plan payments in accordance with a verified payoff statement provided by the Chapter 13 Trustee or shall submit payments via wage order or TFS Bill Pay starting immediately, and shall provide proof of same to the Trustee within 14 days.

In re:
James M. Vitale, II
Melissa M. Vitale
Debtors

Case No. 18-31164-JNP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1
Date Rcvd: May 17, 2023

User: admin
Form ID: pdf903

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 19, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ James M. Vitale, II, Melissa M. Vitale, 79 Freedom Road, Sewell, NJ 08080-1831

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 19, 2023 Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 17, 2023 at the address(es) listed below:

Name	Email Address
Brian C. Nicholas	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor QUICKEN LOANS INC. dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com

District/off: 0312-1

User: admin

Page 2 of 2

Date Rcvd: May 17, 2023

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Total Noticed: 1

Richard S. Hoffman, Jr.

on behalf of Joint Debtor Melissa M. Vitale rshoffman@hoffmandimuzio.com
jvillone@hoffmandimuzio.com;hoffmanrr81909@notify.bestcase.com

Richard S. Hoffman, Jr.

on behalf of Debtor James M. Vitale II rshoffman@hoffmandimuzio.com,
jvillone@hoffmandimuzio.com;hoffmanrr81909@notify.bestcase.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8